

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: §
§
HUBERTUS HETTERSCHIED, II § Case No. 16-80405
AMANDA R HETTERSCHIED §
§
Debtors §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

BERNARD J. NATALE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 136,700.00
(Without deducting any secured claims)

Assets Exempt: 18,000.00

Total Distributions to Claimants: 2,414.31

Claims Discharged
Without Payment: 234,664.11

Total Expenses of Administration: 873.69

3) Total gross receipts of \$ 3,288.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 3,288.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 148,902.00	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	873.69	873.69	873.69
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	45,493.00	42,683.42	42,683.42	2,414.31
TOTAL DISBURSEMENTS	\$ 194,395.00	\$ 43,557.11	\$ 43,557.11	\$ 3,288.00

4) This case was originally filed under chapter 7 on 02/23/2016 . The case was pending for 10 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/06/2016 By:/s/BERNARD J. NATALE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

EXHIBITS TO
FINAL ACCOUNT

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Tax Refunds For 2015 Federal	1124-000	3,288.00
TOTAL GROSS RECEIPTS		\$ 3,288.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ NA

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	BMO Harris Bank, P.O. Box 6201 Carol Stream, IL 60197- 6201		1,830.00	NA	NA	0.00
	Loan Depot, P.O. Box 77404 Ewing, NJ 08628		147,072.00	NA	NA	0.00
TOTAL SECURED CLAIMS			\$ 148,902.00	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BERNARD J. NATALE	2100-000	NA	822.00	822.00	822.00
INTERNATIONAL SURETIES	2300-000	NA	1.69	1.69	1.69
Associated Bank	2600-000	NA	50.00	50.00	50.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 873.69	\$ 873.69	\$ 873.69

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			0.00	NA	NA	0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	AEO/Synchrony Bank, PO Box 530942 Atlanta, GA 30353-0942		189.71	NA	NA	0.00
	Amazon Visa, Cardmember Services P.O. Box 15153 Wilmington, DE 19886-5153		2,624.15	NA	NA	0.00
	Best Buy, P.O. Box 78009 Phoenix, AZ 85062-8009		669.96	NA	NA	0.00
	Capital One Bank, P O Box 6492 Carol Stream, IL 60197-6492		5,256.55	NA	NA	0.00
	Care Credit, PO Box 960061 Orlando, FL 32896-0061		820.48	NA	NA	0.00
	Citi, P.O. Box 6004 Sioux Falls, SD 57117-6004		23,419.08	NA	NA	0.00
	Comenity Bank, PO Box 78265-9704 San Antonio, TX		1,036.95	NA	NA	0.00
	Discover, P O Box 6103 Carol Stream, IL 60197-6103		10,372.34	NA	NA	0.00
	Sprint, P.O. Box 4191 Carol Stream, IL 60197		428.36	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	The Children's Place Plan, P.O. Box 9001006 Louisville, KY 40290-1006		675.42	NA	NA	0.00
3	Capital One Bank (Usa), N.A.	7100-000	NA	5,256.55	5,256.55	297.33
2	Discover Bank	7100-000	NA	10,371.94	10,371.94	586.67
7	Midland Credit Management Inc	7100-000	NA	323.12	323.12	18.28
8	Midland Credit Management Inc	7100-000	NA	857.48	857.48	48.49
4	Pyod, Llc As Assignee	7100-000	NA	23,419.08	23,419.08	1,324.66
5	Pyod, Llc As Assignee	7100-000	NA	726.10	726.10	41.07
6	Pyod, Llc As Assignee	7100-000	NA	669.96	669.96	37.90
1	Quantum3 Group LLC as agent for	7100-000	NA	1,059.19	1,059.19	59.91
TOTAL GENERAL UNSECURED CLAIMS			\$ 45,493.00	\$ 42,683.42	\$ 42,683.42	\$ 2,414.31

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Document FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Case No: 16-80405 TML Judge: Thomas M. Lynch Trustee Name: BERNARD J. NATALE
 Case Name: HUBERTUS HETTERSCHIED, II Date Filed (f) or Converted (c): 02/23/2016 (f)
 AMANDA R HETTERSCHIED 341(a) Meeting Date: 03/31/2016
 For Period Ending: 12/06/2016 Claims Bar Date: 07/08/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 356 Council Trail Lake In The Hills II 60156-0000 McHenry	135,000.00	135,000.00		0.00	FA
2. 2010 Mazda Mazda 5 Mileage: 74000	5,000.00	5,000.00		0.00	FA
3. 2004 Hyundai Elantra Mileage: 154000	1,500.00	1,500.00		0.00	FA
4. Furniture, Furnishings And Supplies	1,000.00	0.00		0.00	FA
5. Television, Misc Electronics	200.00	0.00		0.00	FA
6. Necessary Wearing Apparel	200.00	0.00		0.00	FA
7. Checking	400.00	0.00		0.00	FA
8. Union Retirement Fund	5,000.00	0.00		0.00	FA
9. Tax Refunds For 2015 Federal	0.00	0.00		3,288.00	FA

Gross Value of Remaining Assets
 TOTALS (Excluding Unknown Values) \$148,300.00 \$141,500.00 \$3,288.00 \$0.00
 (Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

TRUSTEE TO RECEIVE NON EXEMPT PORTION OF TAX REFUND. CLAIMS WILL BE EXAMINED AFTER BAR DATE.

Initial Projected Date of Final Report (TFR): 08/31/2016

Current Projected Date of Final Report (TFR): 12/30/2016

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FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-80405

Case Name: HUBERTUS HETTERSCHEID, II
AMANDA R HETTERSCHEID

Taxpayer ID No: XX-XXX3697

For Period Ending: 12/06/2016

Trustee Name: BERNARD J. NATALE

Bank Name: Associated Bank

Account Number/CD#: XXXXXX8210

Checking

Blanket Bond (per case limit): \$3,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)
04/18/16	9	Hubertus A Hetterscheid 356 Council Trail Lake in the Hills IL 60156-1540	Tax Refund Non-exempt portion of tax refund.	1124-000	\$3,288.00	\$3,288.00
05/06/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00
06/02/16	1101	INTERNATIONAL SURETIES SUITE 420 701 POYDRAS STREET NEW ORLEANS LA 70139	Bond# 016018067	2300-000		\$1.69
06/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00
07/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00
08/05/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00
09/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00
10/25/16	1102	BERNARD J. NATALE 1639 N ALPINE RD SUITE 401 EDGE BROOK OFFICE CENTER ROCKFORD, IL 61107	Final distribution representing a payment of 100.00 % per court order.	2100-000		\$822.00
10/25/16	1103	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788	Final distribution to claim 1 representing a payment of 5.66 % per court order.	7100-000		\$59.91
10/25/16	1104	Discover Bank Discover Products Inc P.O. Box 3025 New Albany Ohio 43054	Final distribution to claim 2 representing a payment of 5.66 % per court order.	7100-000		\$586.67
10/25/16	1105	Capital One Bank (Usa), N.A. American Infosource LP Po Box 71083 Charlotte, Nc 28272-1083	Final distribution to claim 3 representing a payment of 5.66 % per court order.	7100-000		\$297.33

Page Subtotals:

\$3,288.00

\$1,817.60

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FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-80405

Case Name: HUBERTUS HETTERSCHEID, II
AMANDA R HETTERSCHEID

Taxpayer ID No: XX-XXX3697

For Period Ending: 12/06/2016

Trustee Name: BERNARD J. NATALE

Bank Name: Associated Bank

Account Number/CD#: XXXXXX8210

Checking

Blanket Bond (per case limit): \$3,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
10/25/16	1106	Pyod, Llc As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Distribution			\$1,403.63	\$66.77
		Pyod, Llc As Assignee	Final distribution to claim 4 representing a payment of 5.66 % per court order. (\$1,324.66)	7100-000			
		Pyod, Llc As Assignee	Final distribution to claim 5 representing a payment of 5.66 % per court order. (\$41.07)	7100-000			
		Pyod, Llc As Assignee	Final distribution to claim 6 representing a payment of 5.66 % per court order. (\$37.90)	7100-000			
10/25/16	1107	Midland Credit Management Inc Midland Funding LLC Po Box 2011 Warren, Mi 48090	Distribution			\$66.77	\$0.00
		Midland Credit Management Inc	Final distribution to claim 7 representing a payment of 5.66 % per court order. (\$18.28)	7100-000			
		Midland Credit Management Inc	Final distribution to claim 8 representing a payment of 5.66 % per court order. (\$48.49)	7100-000			

COLUMN TOTALS	\$3,288.00	\$3,288.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$3,288.00	\$3,288.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$3,288.00	\$3,288.00

Page Subtotals: \$0.00 \$1,470.40

Exhibit 9

TOTAL OF ALL ACCOUNTS		NET	ACCOUNT	
		NET DEPOSITS	DISBURSEMENTS	BALANCE
XXXXXX8210 - Checking		\$3,288.00	\$3,288.00	\$0.00
		\$3,288.00	\$3,288.00	\$0.00
		(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00			
Total Net Deposits:	\$3,288.00			
<hr/> Total Gross Receipts:	<hr/> \$3,288.00			